Redwood Manager™ for Palm™

User Manual

APPENDIX A

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Getting started with Redwood Manager™

After registering with Redwood and initiating an agreement, you will receive an ID, a password and a URL via email. You will also receive a Palm Query Application (PQA file) in the email.

Setting up your Palm™

Before proceeding, your organizer must be set up and you must be registered as a user of the Palm.Net wireless communication service. The following items are essential.

- ❑ Charge the transmitter.

- ❑ Connect the cradle and install the Palm Desktop software.

- ❑ Activate Palm.net service by calling (888) 756-PALM or press **Activate** icon.

Instructions for the above are described in the Palm™ product documentation.

Logging in

1. Raise the antenna on your organizer and tap the **Applications** icon.
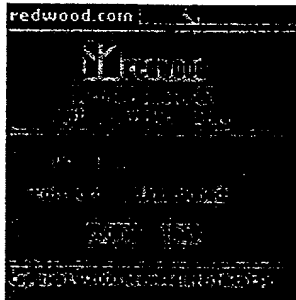
Applications Icon   **Redwood Icon**

2. Tap the **Redwood** icon to access the login screen. Enter your User ID using Graffiti® writing (the Palm's handwriting recognition character set) or the onscreen keyboard.
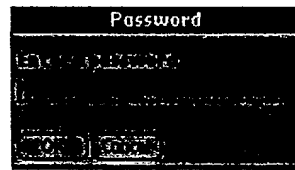

Note: If you need assistance with your password, contact Redwood Client Services at 1-888-2-Redwood.

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3. Tap the Password space (currently "Unassigned"). A password box appears.

Password

4. Enter your password and tap **OK**. The password space is now "Assigned" for this session.

5. Tap **Login**. After a few seconds, the Redwood Home page appears with a list of over-the-air options. Each of the options appears as a link (underlined text) that when tapped activates a new view. Wireless transmission options are designated by an over-the-air icon and require a raised antenna for operation.

———— Over-the-air icon
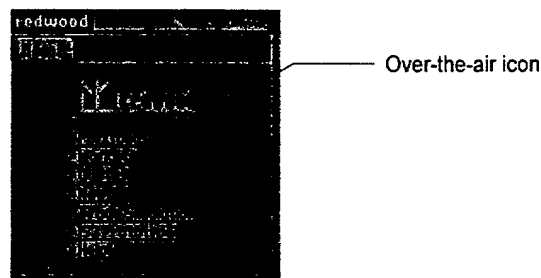
Navigating

The top portion of the window has a Status Area, a Pulsating Circle and a Back Arrow.

Status Area ———   ┌— Pulsating Circle
                                   ┌— Back Arrow

Sending...

The **Status Area** reflects the system's response to actions you initiate. When you log on, for example, you'll see the following sequence of messages: "Connecting ...", "Waiting ...", "Sending ...", "Receiving..." and finally "Redwood."

When a wireless transaction is in process, a **Pulsating Circle** will appear. To stop a wireless transaction, tap the circle. If you tap it before the transmission is complete, the screen does not change.

Tap the **Back Arrow** to bring up previously-viewed screens.

Warning: The back arrow does not function like a browser back button. If you back up to the login screen, your session will be terminated and you will have to log on again.
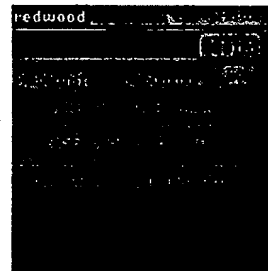
History

Tap the History arrow to display a pick list of the most recent screens in reverse chronological order. Tap an item to view information gathered earlier. Today's history shows the time of day; previous days are indicated by dates.

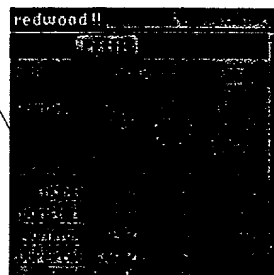Tap "Quotes" in
History List
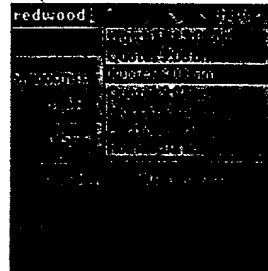
To view earlier quote ...

Tabs

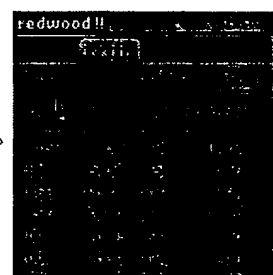Tap a tab to bring up Home, Portfolios, Markets or Quotes.

Links

When you tap a hyperlink (displayed as underlined text), you are presented with a new view of the data.
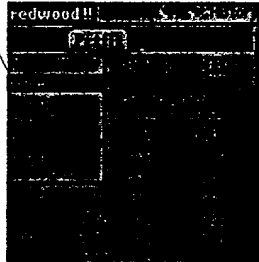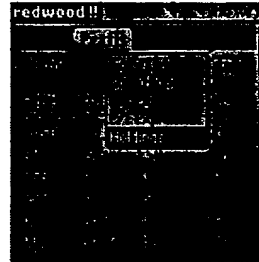
Tap a Portfolio

To view details ...

Pick Lists

Pick lists (indicated by a down arrow) enable you to view a list of options when you tap on the arrow. Just tap on an option to select it. There are two types of lists that appear on Portfolios page, Portfolios and Views.
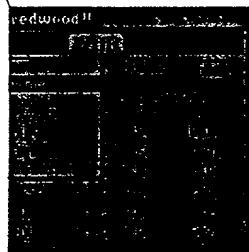
Portfolio pick list
Default is "All"

View pick list
Default is "Gain/Loss"
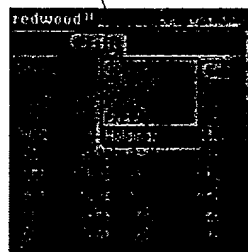
By selecting a combination of a Portfolio and a View, you can generate a variety of reports. For example ...

Select "Acme"   Select "Holdings"   Tap GO to view Acme Holdings

+   =

**Note:** After making a selection from a pick list, you must always tap **Go** to execute the choice.

Using Portfolios

The Portfolios link gives you the capability of generating 5 different reports for each of your portfolios separately or all together in one report.

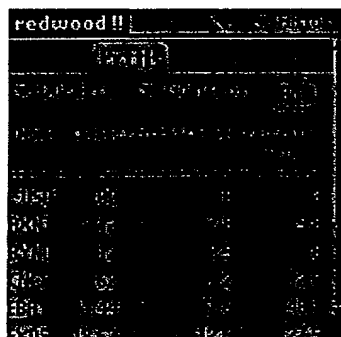| Report	Description
Gain/Loss	Shows percent change in market value from prior day.
Cash Hldng	Shows distribution of market value across asset classes.
Ind. Exp	Shows distribution of market value across industries.
P/E Exp	Shows distribution based on P/E in 8 increments.
Holdings	Shows detailed list of positions.

1. Tap **Portfolio** on the Redwood Home menu or tap the Portfolio tab. The Gain/Loss report, the default view of your portfolios, appears.

Note: You must associate an index with the Portfolio in order to have data appear in the EOD Benchmark Percent Change column. Refer to "Editing Portfolios" in the Redwood Manager for Desktop User Guide.
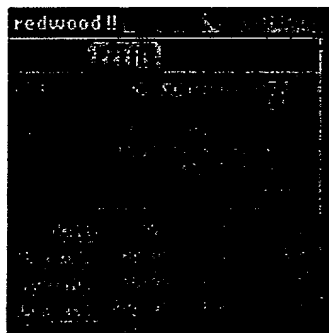
Label	Description
EOD Change	Nominal change in market value of portfolio from prior date close to current price.
EOD Percent Change	Percent change in market value.
EOD Benchmark Percent Change	Percent change in the index associated with portfolio.

2. To view a specific portfolio's Gain/Loss report, tap the underlined name (e.g., DuPeirce). This brings up the portfolio's holdings.
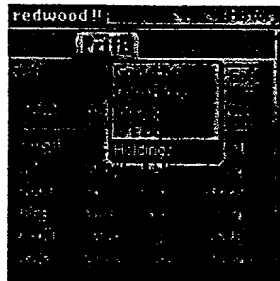
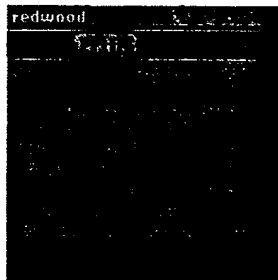| Label	Description
Change	Nominal change in market value of stock from prior date close to current price.
Percent Change	Percent change in market value.
Percent of Total	Percent this stock represents of all holdings in portfolio.

3. To view the Gain/Loss report of another portfolio, tap the pick list and make a selection. Tap **Go**.

4. To view a report other than Gain/Loss, tap the Portfolios' View pick list to view the options.

5. To view the activity on your cash holdings, select **Cash Hldng** and tap **Go**.

Label	Description
Market Value	Nominal value.
Percent of Total	Percent of entire portfolio.

6. To view your exposure by industry, select **Ind. Exp** and tap **Go**.
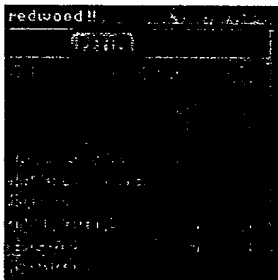
Label	Description
Market Value	Value of holdings in industry.
Percent of Total	Percent of holdings in industry.

7. To view your exposure relative to P/E ratios, select **P/E Exp** and tap **Go**.
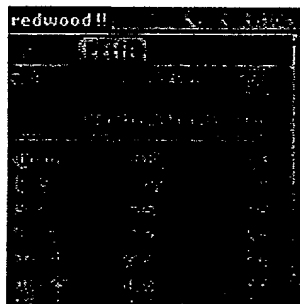
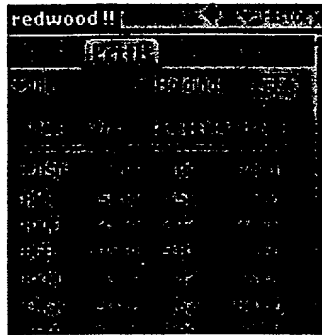| Label	Description
Market Value	Nominal value.
Percent of Total	Percent of entire portfolio.

8. To view the activity on your Holdings, select **Holdings** and tap **Go**.
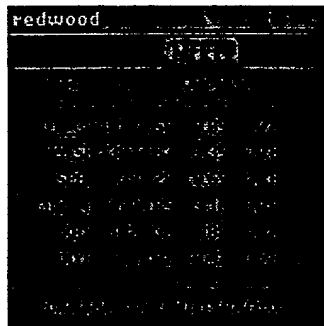
Label	Description
Price	Current price per share.
Change	Amount price changed since prior close.
Market Value	Total value of number of shares multiplied by current price.

Using Markets

1. Tap **Markets** on the Redwood Home menu or tap the **Mrkts** tab to view recent activity.
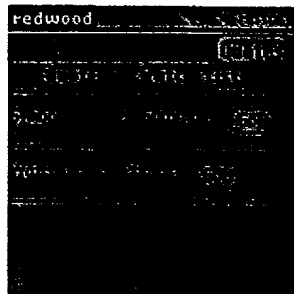
Label	Description
Last	Current level.
% Change	Percent change between current level and previous day's close.
Volume	Total number of shares traded that day.

Using Quotes

1. Tap **Quotes** on the Redwood Home menu or tap the Quotes tab to view activity on specific companies.

2. Enter **Symbol** (e.g., BGEN) and tap **Go** to view a Summary.
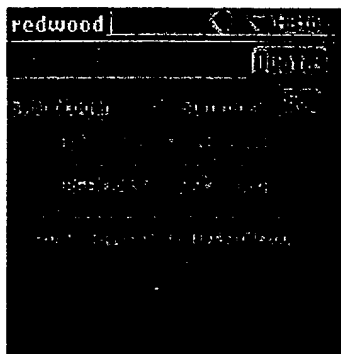
Label	Description
Last	Current quote.
% Change	Percent change between Last and previous day's closing quote.
Volume	Total shares traded.

3. You can also check your Watch List by returning to the Quotes page. Tap the Watch List down arrow, tap **Go** and your pre-chosen stock(s) appears.

Note: To use this feature, you must create a Watch List with the stock(s) you want to track. Refer to "".
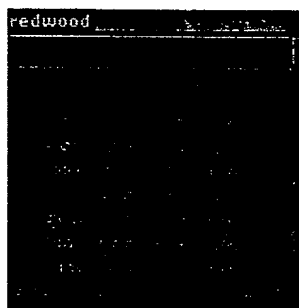
Using News

1. Tap **News** on the Redwood Home menu to view business news
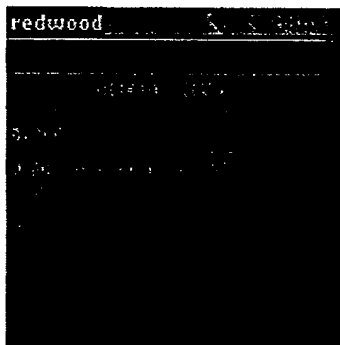
2. Enter a ticker symbol (e.g., GTE) and adjust the Number of Headlines if necessary (the default is 5) and tap **Go**. The leading headlines are displayed. Scroll to read all the headlines.

3. Tap a specific headline to get the full-text news account. Scroll to read extended accounts.

Using Trade Simulation

1. Tap **Trade Simulation** on the Redwood Home menu to experience a simulated trading session via your organizer.
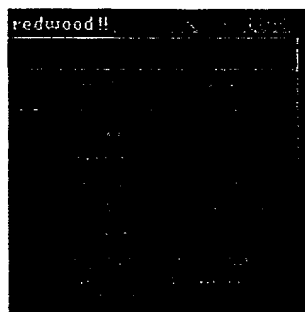
2. Enter **Ticker** symbol and **Quantity**.

3. Tap the **Transaction Type** and **Order Type** pick lists to select your preferences.

4. Enter a **Limit Price** and make a selection by tapping the **Time Limit** pick list.

5. Select up to four portfolios from the pick list and enter allocation percentages.

6. Select the type of notification.

Note: Usually, your pager email address and/or cell phone number are entered when your user account is being set up. To change or add an address or number, contact Redwood Client Services at 1-888-2-Redwood.

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7. Tap **Preview Order** to insure that you are satisfied with the specifications you selected.
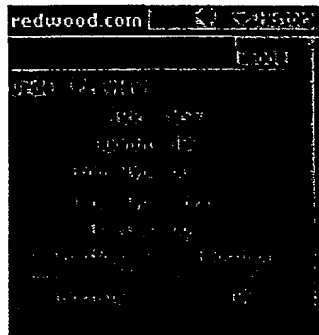
Note: Tap **Clear Order** to refresh the screen.

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8. Tap **Commit** to execute the order or tap **Cancel** to abort the process.

Using IS3™

IS3™ (Intelligent Similar Security Search) finds stocks related to a given stock ticker and returns a ranked list where the most similar stocks appear at the top of the list. You can select a "similarity view" based on Valuation, Balance Sheet Strength, Operating History, Price Performance, Growth, Profitability, Dividend Potential or Size. Table 1: Similarity Search Attributes describes the variables that are examined in generating the search.

TABLE 1: SIMILARITY SEARCH ATTRIBUTES

| Select this View ...	To examine these Variables ... [*]
Valuation	**Pr2SalesTTM** Price to Sales - trailing 12 months **PEExclXorTTM** Price to Earnings (P/E) - trailing 12 months **Pr2CashFlTTM** Price to Cash Flow - trailing 12 months
Balance Sheet Strength	**CurRatio** Current Ratio - most recent quarter **LTD2Equity** Long Term Debt to Equity - most recent quarter **PayoutRatio** Payout Ratio - trailing 12 months **TDbt2Equity** Total Debt to Equity - most recent quarter
Operating History	**Sales%ChgTTM** Sales Percent Change, - trailing 12 months over trailing 12 months **EPS%ChgTTM** EPS Percent Change, - trailing 12 months over trailing 12 months
Price Performance	**Pr4W%Chg** Price - 4 week percent change **Pr13W%Chg** Price - 13 week percent change **Pr26W%Chg** Price - 26 week percent change **Pr52W%Chg** Price - 52 week percent change
Growth	**Sales%ChgPYQ** Sales Percent Change, Most Recent Quarter vs. Quarter 1 Year Ago **Sales%ChgTTM** Sales Percent Change, - trailing 12 months over trailing 12 months **EPS%ChgPYQ** EPS Percent Change, Most Recent Quarter vs. Quarter 1 Year Ago **EPS%ChgTTM** EPS Percent Change, - trailing 12 months over trailing 12 months
Profitability	**OpMgn%TTM** Operating Margin, - trailing 12 months **NPMgn%TTM** Net Profit Margin, - trailing 12 months **ROE%TTM** Return on Average Common Equity, - trailing 12 months **ROI%TTM** Return on Investment, - trailing 12 months **ROA%TTM** Return on Assets, - trailing 12 months
Dividend Potential	**Yield** Dividend Yield **Div3YCGr%** Dividend Growth Rate, 3 Years
Size	**MktCap** Market Capitalization **SalesTTM** Sales trailing 12 months

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[*] In the Redwood Manager for the Palm, only the first two variables are displayed. The complete display is available on the desktop version of the product.

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1. Tap **IS3 Prototype** on the Redwood Home menu to find stocks similar to a ticker entry. The following screen is displayed.
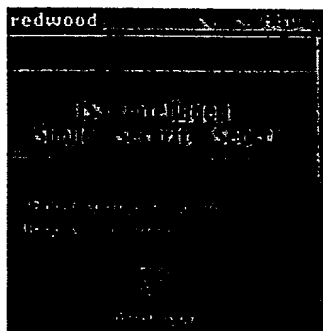
2. Enter a ticker (e.g., CMVT).

3. Tap the pick list and select a Similarity View (e.g., Price Performance).

4. Tap **Go**. The companies that match your criteria in decreasing order of similarity appear in a table.

5. Tap the **Back Arrow** to bring up the ticker entry screen. Change the View to **Growth** by tapping on the pick list and making a selection. Tap **Go**. The companies most related to the ticker in terms of growth are displayed.

6. You can now tap the **History** list to review the Price Performance list and compare the result to the Growth list.

**Price Performance**   **Growth**

Saving and Sending Reports

You can use the Redwood Manager in conjunction with the capabilities of the Palm to maximize your effectiveness. Among the many ways of using your organizer, two useful features are saving reports for use with your desktop software and sending messages.

Saving a Redwood Manager report

Use the procedure below to save a report and port it into a MS Word file.

1. Open the **Redwood Manager** and log on.

2. Go to a function (e.g., Markets) and create a report. When the report has displayed, tap the **Menu** icon.

3. Tap **Edit** on the menu and select **Copy Page**. The organizer copies the page.

4. Open the **Memo Pad** and create a new record.

5. Bring up the **Menu** again and select **Paste**.

6. Tap **Done**. The organizer automatically saves the page.

7. Synchronize your organizer.

8. Open the Palm Desktop application on your desktop computer.

9. Click on the **Memo** icon.

10. Select the item you want from the list on the left side of the screen (the text appears on the right side).

Memo Icon

Text of Memo
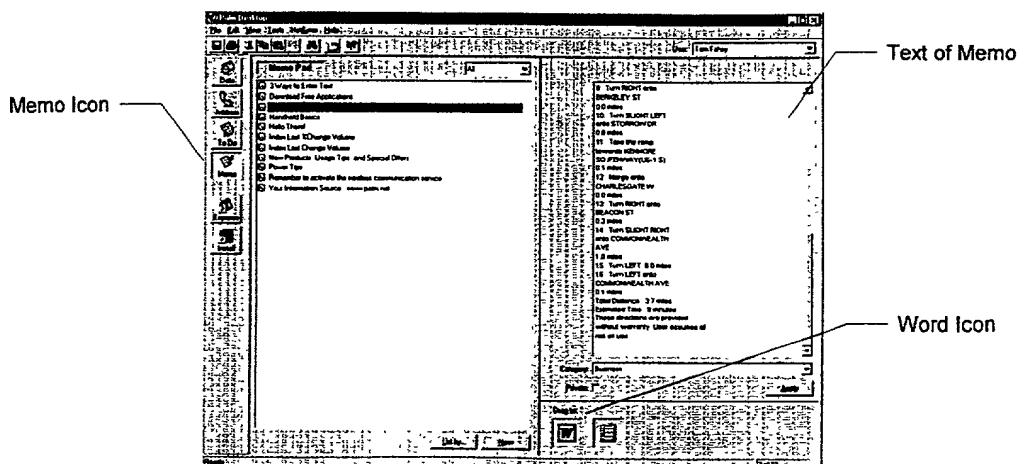
Word Icon

11. Drag the selected item to the **Drag To Word** icon. MS Word opens a document with the memo as content.

Note: You can also drag the item to the Clipboard icon and paste it into another application.

Sending a Redwood Manager Report using iMessenger

1. Open the **Redwood Manager** and log on.

2. Go to a function (e.g., Markets) and create a report. When the report has displayed, tap the **Menu** icon.

3. Tap **Edit** on the menu and select **Copy Page**. The organizer copies the page.

4. Open **iMessenger** and create a message by tapping **New**.

5. Fill in **To** and **Subj** fields.

6. Write a short message in the **Body** section.

7. Tap the **Edit** menu and then select **Paste**. The Portfolio Manager report appears in the Body.

8. Raise the antenna and tap the **Check & Send** button. The message is sent.

High-Level Technology Architecture

o Application
Layer

o Intelligent
Services
Layer

o Infrastructure
Layer

Investment Process Applications

Real Time Mimetics

Heterogeneous Data Fusion

Responsive Event Agents

Future Services

Redwood Network Infrastructure

redwood™

APPENDIX B
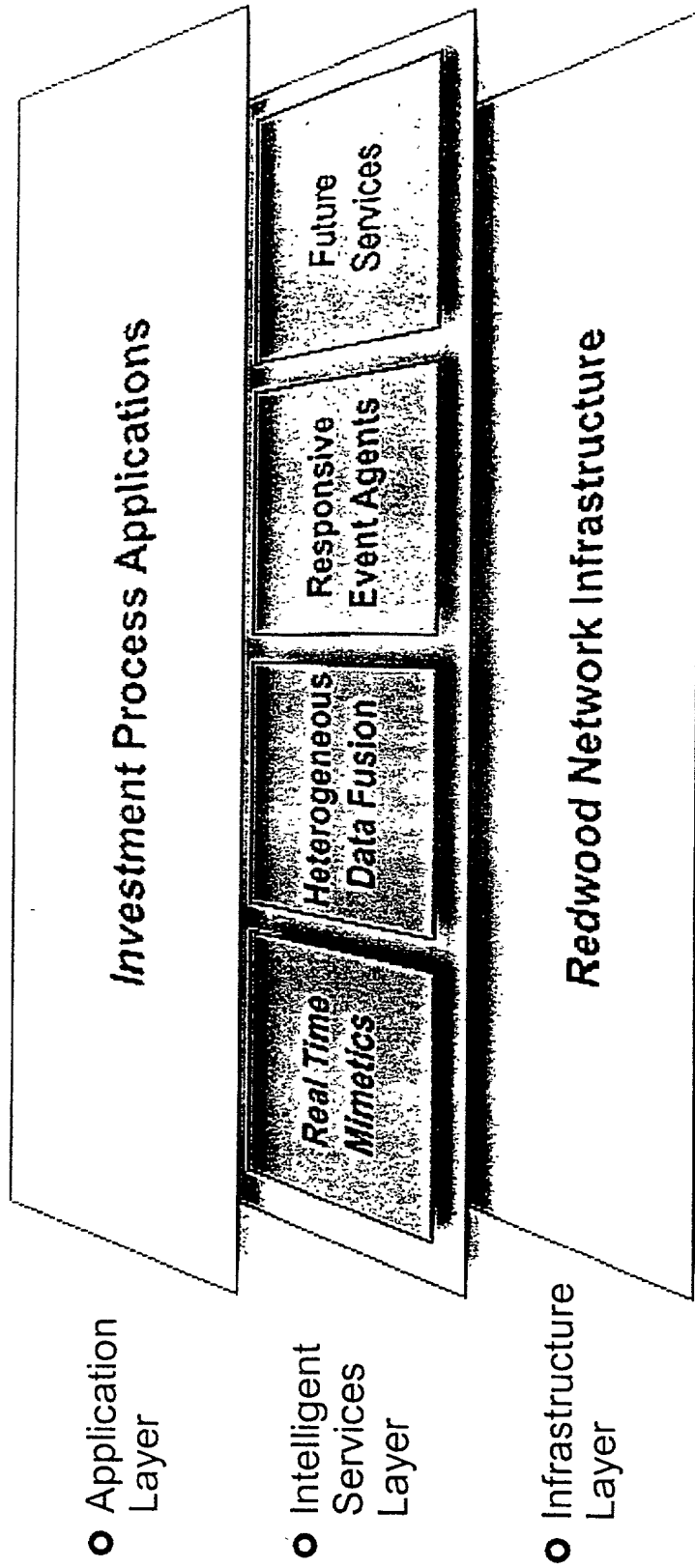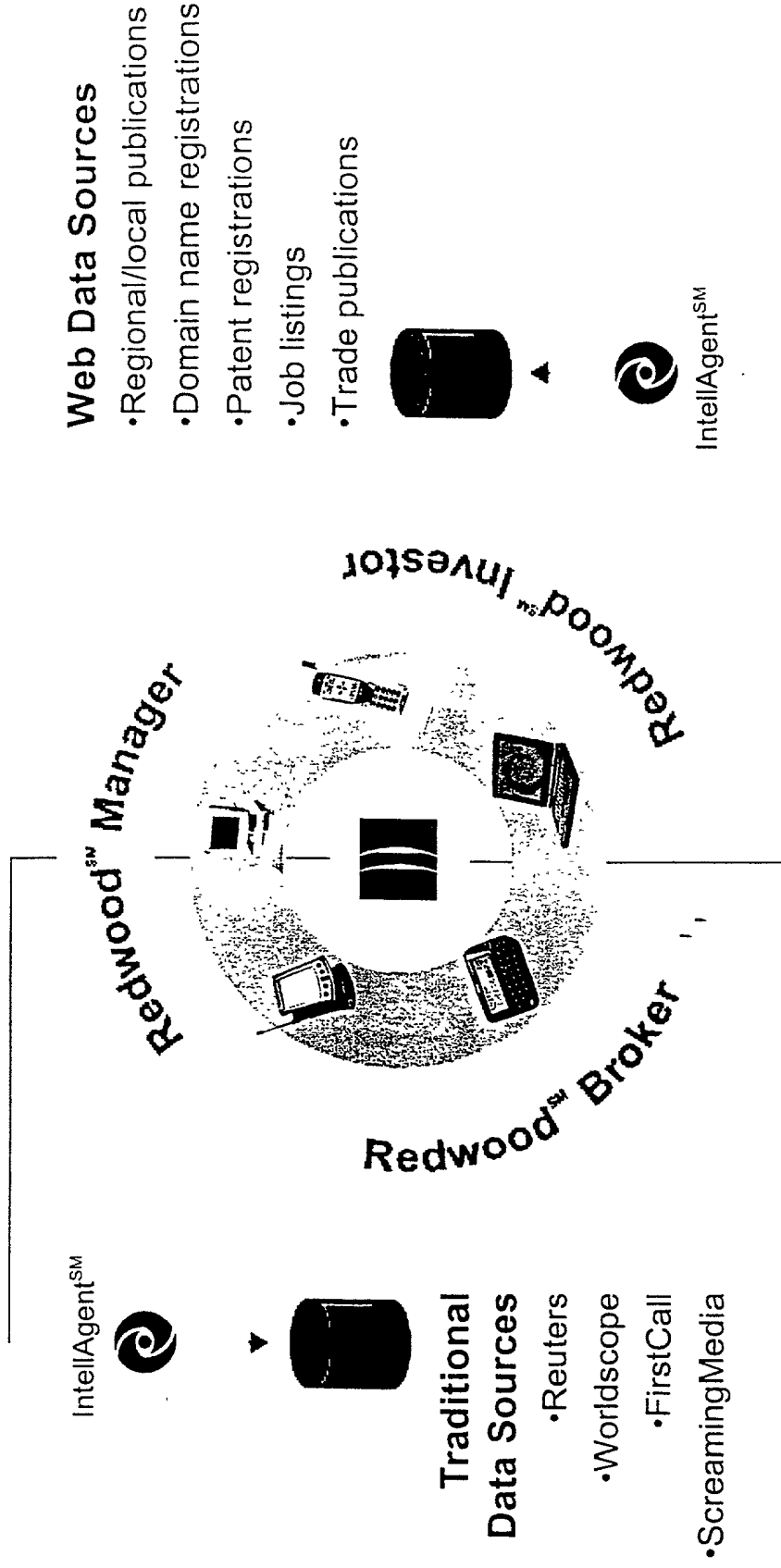
Redwood℠ Manager

- **Simplify**
  track and act on intelligent, aggregated and contextual data across portfolios

- **Respond**
  monitor information on and off the web via proprietary knowledge discovery technology

- **Communicate**
  instantaneous interactions with sell-side brokers / analysts

- **Relate**
  client relationship enhancement via preset and on-demand portfolio transparency and secure messaging

Real-time Gain / Loss

Acme	4%
Belmont	-3%
SP500	1%

Trade Ticket

Buy ▽ MSFT
Market Order
GTC
Shares 10,000

Commit | Cancel

Watch List	Exposures
IntellAgent Alert!	**Message Center**
Timeaol.com registered!	Instant Msg from Henry Blodgett!

Read | Store
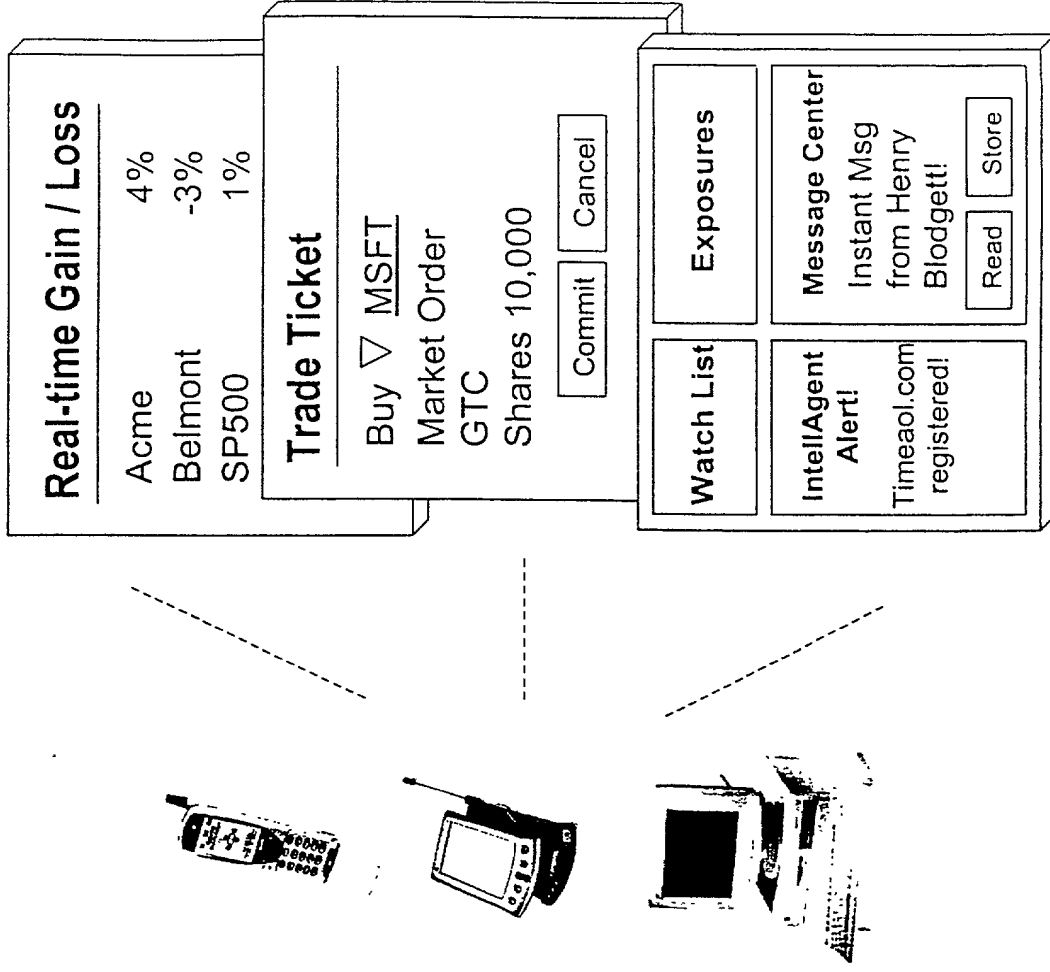
redwood ℠

The Redwood[SM] Network

Intelligent, Personalized and Ubiquitous

Web Data Sources
- Regional/local publications
- Domain name registrations
- Patent registrations
- Job listings
- Trade publications

IntellAgent[SM]

Redwood[SM] Investor

Redwood[SM] Manager

Redwood[SM] Broker

IntellAgent[SM]

Traditional Data Sources
- Reuters
- Worldscope
- FirstCall
- ScreamingMedia

redwood[SM]

United States Patent & Trademark Office
Office of Initial Patent Examination — Scanning Division
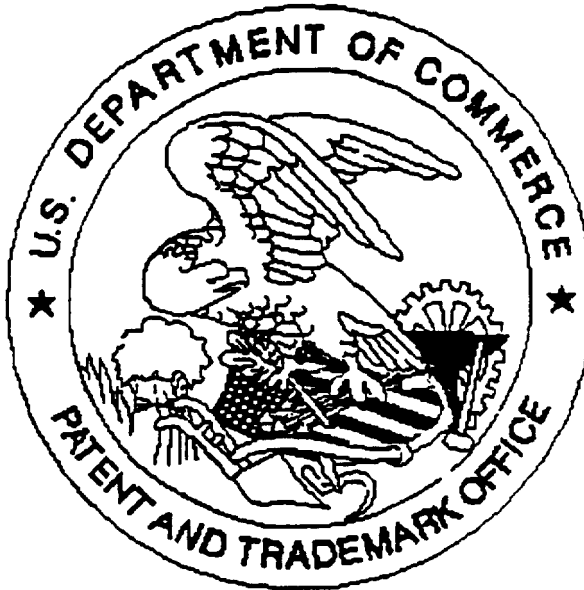
SCANNED,# _4_

Application deficiencies found during scanning:

☐ Page(s)_____ of_____*abstract*_____ were not present
for scanning.   (Document title)

☐ Page(s)_____ of_____were not present
for scanning.   (Document title)

☒ *Scanned copy is best available.* appendices, drawings